

ONPHXF01
PO Box 1280
Oaks PA 19456-1280
ADDRESS SERVICE REQUESTED

January 3, 2018

Total of Accounts listed below: \$79,700.19
Please reference this number on your check: 3826
Current Creditor: GREAT LAKES HIGHER EDUCATION

Abdul W Haider
248 Tompkins Rd
Montgomery NY 12549-1246

PHOENIX FINANCIAL SERVICES LLC
PO Box 361450
Indianapolis IN 46236-1450

Phoenix Financial Services LLC ♦ 8902 Otis Ave, Ste 103A ♦ Indianapolis, IN 46216-1077 ♦ 855-350-4676

PLEASE DETACH TOP PORTION AND RETURN WITH PAYMENT

Account Number	Principal Balance	Interest Balance	Fees Balance	Account Balance	Interest Rate	Creditor
3826	79467.68	232.51	0.00	79700.19	7.12%	GREAT LAKES HIGHER EDUCATION

Dear Abdul W Haider,

This letter is to notify you the Current Creditor has referred your account(s) listed above to Phoenix Financial Services LLC for collection of your defaulted student debt. The Current Creditor lists the entire balance as due and payable.

If you are unable to pay the full balance in one payment, please call the toll-free number below to discuss available options for repayment of your debt. Our representatives will work with you to help you determine the best resolution for your obligation.

The above demand is subject to your rights to validate the above-listed debt(s) as follows:

This notice is from a debt collector. This is an attempt to collect a debt and any information obtained will be used to collect the debt. Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office, in writing, within 30 days from receiving this notice that you dispute the validity of this debt, or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request of this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

Phone: 855-350-4676 Chad Edmonson ♦ Hours: 9AM-9PM EST Mon-Thur; 9AM-5PM EST Fri

Calls to or from this company may be monitored or recorded.

info@phoenixfinancialsvcs.com



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609603793

Notice: See reverse side for important information

Phoenix Financial Services LLC ♦ 8902 Otis Ave, Ste 103A ♦ Indianapolis, IN 46216-1077 ♦ 855-350-4676

Please be advised, if you are unable to pay in full the outstanding balance on your defaulted loan(s), you have the following additional options for resolving your loan default, subject to your rights to validate on the first page of this letter.

1) Repayment Arrangements with the Collection Contractor

You may contact us to arrange for acceptable repayment terms. Please ensure that you understand all of the agreed-upon terms, as you will be required to fulfill these commitments. If the agreed-upon repayment arrangement is not met and maintained, collection costs will be assessed on your account 60 days after the default claim purchase. A portion of each payment received from you will be allocated to pay collection costs once they are added to your account.

2) Loan Rehabilitation

Loan rehabilitation offers you the opportunity to resolve your loan default and may remove your guarantors' report of your loan default from your credit report. When you complete your rehabilitation commitment, your defaulted student loan(s) will be eligible for purchase by a lender, and the loan(s) will no longer be considered in default. If your guarantor is currently reporting the applicable loan(s) to the national consumer reporting agencies and you successfully rehabilitate those loan(s), then your guarantor will request the reporting agencies to delete all credit entries related to your loan(s) previous default. Your guarantor will also notify the default claim lender of your rehabilitation and notify the lender to delete its reporting of the default, as applicable. To participate in the loan rehabilitation program, you must advise Phoenix Financial Services LLC. that you wish to rehabilitate your defaulted loan(s) and establish acceptable repayment terms. You will be notified of all the loan rehabilitation requirements, which include making at least nine, on-time, qualifying payments during a 10-month period. Your guarantor will make every effort to secure a lender for you, but note that purchasing rehabilitated loan(s) is at the discretion of the lender.

3) William D. Ford (Direct) Loan Consolidation

You may consolidate all your FFELP loans, including any defaulted loan(s), into a new, single loan. Direct loan consolidation may simplify your loan repayment by requiring only one monthly payment, and may reduce your monthly loan payment amount by extending the repayment term. To be eligible for loan consolidation, you must advise Phoenix Financial Services LLC., that you wish to consolidate your loan(s). To consolidate your defaulted loans, you should establish repayment arrangements and may be required to make three, on-time, consecutive, monthly payments. Once you have made these payments and/or met other Direct Loan Program requirements, you may apply for a consolidation loan. Note that if you consolidate your loans, your guarantor will not remove the report of your loans' default from your credit report if those loan(s) are currently being reported; however, the credit entry will be updated to reflect a paid-in-full status for the original defaulted loan(s).

Subject to your rights to validate on the first page of this letter, failure to pay the account in full, agree to and maintain a satisfactory repayment arrangement, or utilize another recovery option listed above may result in additional collection efforts by the Current Creditor. These efforts may include:

- * Assessment of collection costs 60 days after the default claim purchase.
- * Contacting your employer to seize a portion of your paycheck through administrative wage garnishment.
- * Intercepting future federal and/or state income tax refunds or other federal payments due you.
- * Assigning your loan(s) to the U.S. Department of Education for collection.
- * Pursuing other lawful collection procedures.

You also have the right to submit a written request to:

1. Inspect and copy our records pertaining to your loan obligation.
2. Request a review regarding the legal enforceability or past-due status of your loan obligation. You may request a review if you can prove your loan was not past-due with your lender, the loan balance is incorrect, or you did not incur this debt. You cannot request a review for any one of the following reasons:
 - * You failed to pay your lender.
 - * You failed to complete your education and/or were dissatisfied with the school you attended.
 - * You were unable to find employment in the field for which the school prepared you.

To request a review, your request must be submitted in writing to: Navient, PO Box 9460, MC E2142, Wilkes-Barre, PA 18773-9460.